



From mountain to sea

# Trading Standards Scams Bulletin No. 137

The articles in these bulletins are based on real life complaints made to Aberdeenshire Council's Trading Standards department, unless otherwise stated, to make them as relevant as possible to readers. Names, exact addresses etc. have been withheld to avoid identifying complainants and to comply with GDPR so please feel free to share the contents with friends, family, neighbours or any community groups you are a part of. For details of scams reported in other parts of Scotland please click on the [Trading Standards Scotland Bulletin page](#).

## **Bogus Callers and Rogue Traders**

One elderly resident who lives alone in the Garioch area recently had a man call at his home address which is fairly isolated and rural. The man offered to paint the resident's house. Unfortunately, this resident made the mistake of accepting the offer and a price of £3000 was settled on. A few days later the man came back and, apparently, did some work on the house. He did not provide, at any point, the resident with any form of paperwork for the work relating to his right to cancel or a 14 day cooling off period.

After a couple of hours, the man finished up and asked for payment. The resident felt somewhat coerced and intimidated as the man stood over him while he wrote out the cheque for the work. Once paid, the man disappeared, never to be seen again. He later cashed the cheque.

A short time later, the resident inspected his roof, only to find that hardly any work had been done at all. The matter was later reported to Aberdeenshire Trading Standards and our enquiries are ongoing.

This sort of incident is fairly typical of incidents which are reported to Trading Standards; an elderly or vulnerable resident who often live alone, the offer of work by a cold caller, hardly any work or no work done, work done often being of a very shoddy standard, no paperwork provided by cold caller, the resident is overcharged and later realises their mistake.

Trading Standards' advice is unchanged but due to the frequency of this type of incident is worth repeating and sharing, especially if you care for an elderly or vulnerable friend, neighbour or relative:



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- If you don't like the look of them don't answer or open the door to a cold caller. Ignore them or speak to them through the locked door,
- Never accept the offer of any form of work from any cold caller who comes to your door. You really do not know who they are or what their true intention is. If they are a scammer, it will invariably be about money – yours,
- Reliable tradesmen rarely resort to going door to door for work,
- Instead, remain polite. Avoid a disagreement or argument. You do not know this cold caller or how volatile they may be, so don't get drawn into an argument and risk threats or a physical confrontation,
- The only correct reply is “Thanks, but no thanks”. As above, allowing a cold caller to ‘do’ work can be a costly and humiliating experience once a person realises that they have been scammed and the work (if any gets done) has been botched and the resident then has to pay again to get it repaired properly by a real tradesman,
- The previous point is the absolute crux of the matter; where things can go one way or another; scammed or not scammed. Always choose ‘not scammed’ by saying “no thanks” to the caller. Do not be swayed; stick to your guns.
- End the conversation after you've made your position clear, step back inside and lock the front door,
- Some cold callers will offer to do the work cheaper than anyone else. This is a classic tactic and is a red flag that you're dealing with a cowboy (not the John Wayne type),
- Some cold callers will try to speak about money and prices. If they do so, change the subject immediately, to anything else,
- Some cold callers will tell you that they're doing work nearby for a neighbour. This is another classic tactic and usually an outright lie,
- Some cold callers will say that they need the work. Even if it means ‘a wee white lie’, tell them that so does your brother/son/nephew who also happens to be a roofer/gardener/labourer and you feel obliged to give the work to them,
- If you feel intimidated, tell the cold caller that you have someone in the house who arrived 5 minutes earlier and you need to find out what they want (even if no such person is actually in your house). To a scammer, this is another potential witness to them being at your door and thereby a potential deterrent to any dishonest behaviour,
- If you do choose to answer the door, be prepared to summon assistance, whether that be a nearby neighbour, a friend or the Police. Take a mobile phone or community alarm pendant to the door with you but know how to use it in an emergency. This might take some preparation, long before a

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cold caller actually comes to your door. Anticipation and preparation are often the key to dealing with situations like this,

- If you do think that work might need done, do your own research for a genuine tradesman. Please do not go looking for tradesmen on social media as you may just end up with a different 'John Wayne' at your door,
- Please remember to report instances of cold calling to your local Trading Standards office so that we can monitor the situation and advise other people so they can avoid falling victim to a scam.

### **Scams etc.**

One resident in the Kincardineshire area recently reported to Trading Standards that she had been doing research on the internet, using a popular internet browser when she came across an advert featuring an image of Fiona Bruce, of the BBC's Question Time programme, which caught her eye as she watches Question Time. It also featured the image of an official from the Bank of England.

This advert promised a novel method of investing in cryptocurrency and suggested that this method would give investors an advantage over other, more conventional methods of investing in crypto. The advert also advised that the investments would be handled by a company called Xypher Markets.

Out of curiosity, the resident clicked on the advert then provided her name and phone number to the subsequent website she was taken to as she wanted to find out more about the investment method.

A short time later, the resident received a phone call on her mobile phone from a UK mobile number, from a man with a Middle Eastern or Russian accent. This man was well spoken and sounded to be between 25 and 30 years of age. The resident explained why she had provided her details and immediately the caller launched into his sales pitch, trying to persuade the resident to make an investment. His manner was described as jokey but persistent, over-friendly and similar to a market trader's patter. He also tried to hurry the resident into making an immediate investment. Sensing that something wasn't right about the situation and that it might be a scam, the resident told the caller that she would need to think about things and she would call him back after she had. The caller tried to get the resident to agree to him calling her back later that day, but she stood firm against this and hung up.

To date there has been no further contact with the caller and the matter was later reported to Aberdeenshire Trading Standards.

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Some points to consider:

- There is a genuine investment company called Xypher Markets but we have no reason to believe that it was involved in this scam. It is much more likely that its good name was being used by the caller/scammer to lend the scam some credibility,
- Similarly, neither Fiona Bruce, the BBC nor the Bank of England would take part in any such scam. Fiona Bruce is a TV presenter not an investment advisor and the BBC and Bank of England do not give financial advice in this manner,
- Trading Standards have taken numerous reports in the past about scams where celebrities such as Money Saving Expert Martin Lewis; TV presenter Ben Fogle and Twitter/X owner Elon Musk have had their images misused by scammers, without their knowledge or consent, and claims attributed to them were undoubtedly fictitious all to give the scam some extra credibility. The use of a celebrity's image or quote for investments should these days be treated as a red flag,
- Investing in cryptocurrency is a highly risky venture and should only be done by someone who knows what they are doing. It is often wise to seek professional help in these areas. The Financial Conduct Authority has a list of approved advisors which can be found [here](#),
- Never invest in anything you don't fully understand. This almost certain to lead to headaches and heartaches. Caveat emptor as they say in Latin – buyer beware,
- The novel approach offered by the scammer; promising more success than normal investment methods was the hook in this scam. Often it is the more brazen promise of huge profits that is the hook, but the intent is the same; to lead people into thinking that by parting with some money they will receive so much more back. Unfortunately, the money that 'invested' usually disappears, as does any follow up payments and the gains promised never actually existed,
- The UK mobile number that the caller used was checked on the reverse phone look-up service [Who Called Me?](#) and found to have been looked up once before, but with no other information being held on it,
- If you come upon a similar scam or think that you've fallen victim to one, please report the matter to your local Trading Standards office so that we can forewarn other people through this Bulletin, our numerous radio interviews and community scam talks.

### **Stop Press**

Given the current increase in temperatures and the forecast for continued hot weather over the coming week across Scotland...

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For more information on the Water Safety Code, please click on this link [here](#).

## **Conclusion**

Please note that the advice given in these bulletins has been deliberately kept simple, so that if you are faced with such a scenario where fear, alarm and panic are tools often used deliberately by scammers, you will know what to do at that time.

If you have been the victim of a Bogus Caller or other form of scam, please report the matter to Consumer Advice Scotland so that Trading Standards can maintain a detailed picture about scammers operating in the Shire. This would be a great help to us to tackle this sort of crime.

If you have any information to share about the unlawful sale of tobacco or disposable vapes, please use the Contact Info below to pass that information to Trading Standards. If you would prefer, you can report the information anonymously to Crimestoppers on 0800 555 111.

## **Contact Info**

For non-urgent Trading Standards enquiries in Aberdeenshire, please contact Consumer Advice Scotland at <https://consumeradvice.scot/contact/> or call them on 0808 164 6000.

For urgent Trading Standards matters or doorstep crime matters, contact Aberdeenshire Council's Trading Standards at 01467 537222 or via [trading.standards@aberdeenshire.gov.uk](mailto:trading.standards@aberdeenshire.gov.uk)



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Aberdeen City Council's Trading Standards department can be contacted by calling 0300 0200 292 or e-mailing [tradingstandards@aberdeencity.gov.uk](mailto:tradingstandards@aberdeencity.gov.uk)

Contact Police Scotland on 999 if you need urgent Police assistance or 101 for non-urgent matters.

For more information about scams please visit the [Friends Against Scams website](#) or [Take Five](#) at their website.

Please direct any media queries to [news@aberdeenshire.gov.uk](mailto:news@aberdeenshire.gov.uk) or 01467 538222 during office hours.

All previous Trading Standards bulletins can be found on the Aberdeenshire Council website on the [Trading Standards Scams Bulletin page](#).

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